

The Honorable: Brian D. Lynch  
Chapter 7  
Location: Tacoma  
Hearing Date: 02/26/2020  
Hearing Time: 09:00 a.m.  
Response Date: 02/19/2020

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON**

In re: ESTEP, SANDRA LYN § Case No. 15-41230  
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§  
Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Kathryn A. Ellis, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
1717 Pacific Ave  
Suite 2100  
Tacoma, WA 98402

You are hereby notified that a hearing is scheduled to be held at United States Bankruptcy Court, 1717 Pacific Ave, Courtroom I, Tacoma, WA 98402, on February 26, 2020, at 9:00 a.m., for the purpose of considering the Trustee's Final Report and applications for compensation and for reimbursement of expenses and for approval of and transacting such other business as may properly come before the Court. Any creditors or other parties in interest who have an objection to the final report or applications must, by the response date, February 19, 2020, file their written objections with the Court and serve copies on the Trustee and the United States Trustee at the following mailing addresses:

Kathryn A. Ellis  
5506 6th Ave S, Suite 207  
Seattle, WA 98108

United States Trustee's Office  
700 Stewart Street, Suite 5103  
Seattle, WA 98101-1271

IF NO RESPONSE IS TIMELY FILED AND SERVED, THE COURT MAY, IN ITS DISCRETION, APPROVE THE TRUSTEE'S FINAL REPORT AND THE REQUESTED COMPENSATION AND REIMBURSEMENT OF EXPENSES PRIOR TO THE HEARING WITHOUT FURTHER NOTICE, AND STRIKE

THE HEARING.

Date Mailed: 01/28/2020

By: /s/ Kathryn A. Ellis

\_\_\_\_\_  
Trustee

Kathryn A. Ellis  
5506 6th Ave S  
Suite 207  
Seattle, WA 98108  
(206) 682-5002  
[kae@seanet.com](mailto:kae@seanet.com)

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$ 14,487.32
<i>and approved disbursements of:</i>	\$ 1,174.00
<i>leaving a balance on hand of<sup>1</sup>:</i>	\$ 13,313.32

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors:	\$ 0.00
Remaining balance:	\$ 13,313.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Kathryn A. Ellis	1,322.70	0.00	1,322.70
Trustee, Expenses - Kathryn A. Ellis	65.10	0.00	65.10
Accountant for Trustee Fees (Other Firm) - Tibble & Wesler CPA PC	800.75	0.00	800.75

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Accountant for Trustee Expenses (Other Firm) - Tibble & Wesler CPA PC	126.23	0.00	126.23

Total to be paid for chapter 7 administrative expenses: \$ 2,314.78  
 Remaining balance: \$ 10,998.54

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 10,998.54

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 10,998.54

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$2,769.63 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA) NA	1,044.35	0.00	1,044.35
2	Spot Loan	0.00	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Springleaf	1,725.28	0.00	1,725.28

Total to be paid for timely general unsecured claims: \$ 2,769.63  
 Remaining balance: \$ 8,228.91

Tardily filed claims of general (unsecured) creditors totaling \$600.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	Micro Loans NW	600.00	0.00	600.00

Total to be paid for tardily filed general unsecured claims: \$ 600.00  
 Remaining balance: \$ 7,628.91

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 7,628.91

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.25% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$42.60. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$7,586.31.

Prepared By: /s/ Kathryn A. Ellis

Trustee

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5506 6th Ave S  
Suite 207  
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(206) 682-5002  
[kae@seanet.com](mailto:kae@seanet.com)

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.